

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Angelica M. Velez</u> | Social Security number or ITIN | xxx-xx-0471 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 20-10594-KCF | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Angelica M. Velez

6/5/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Angelica M. Velez
DebtorCase No. 20-10594-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 18

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Angelica M. Velez, 22 Cannonball Drive, Barnegat, NJ 08005-1866
 518695783 +Antonio Velez, 22 Cannonball Drive, Barnegat, NJ 08005-1866
 518660255 +Commonwealth Finance Systems, 245 Main Street, Dickson City, PA 18519-1641
 518660257 +Dynamic Recovery Solutions, 135 Interstate Blvd., Unit 6, Greenville, SC 29615-5720
 518660259 +KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 406,
 Westmont, NJ 08108-2812
 518660263 +Ocean County Sheriff's Office, 120 Hooper Avenue, Toms River, NJ 08753-7606

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:04:28 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:04:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518660254 +EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 518660256 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 06 2020 03:11:52 Credit One Bank,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 518660258 +EDI: JEFFERSONCAP.COM Jun 06 2020 06:03:00 Jefferson Capital Systems LLC, P.O. Box 772813,
 Chicago, IL 60677-0113
 518660260 +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:03:26 Kohls/Capital One,
 P.O. Box 3115, Milwaukee, WI 53201-3115
 518660261 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 06 2020 03:11:49 Merrick Bank,
 P.O. Box 30537, Tampa, FL 33630-3537
 518660262 +EDI: MID8.COM Jun 06 2020 06:03:00 Midland Credit Management, P.O. Box 939050,
 San Diego, CA 92193-9050
 518660264 E-mail/Text: info@phoenixfinancialsvcs.com Jun 06 2020 03:02:38 Phoenix Financial Services,
 8902 Otis Avenue, Suite 103A, Indianapolis, IN 46216
 518660265 +EDI: DRIV.COM Jun 06 2020 06:03:00 Santander Consumer USA Inc., P.O. Box 961245,
 Fort Worth, TX 76161-0244
 518660266 +E-mail/Text: jennifer.chacon@spservicing.com Jun 06 2020 03:06:20
 Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
 518660267 +E-mail/Text: SOMCbankruptcy@hackensackmeridian.org Jun 06 2020 03:05:21
 Southern Ocean Medical Center, 1140 Route 72 West, Manahawkin, NJ 08050-2412
 TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,
 G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.ax
 osfs.com
 Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
 G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.ax
 osfs.com
 Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as trustee, in trust
 for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed
 Certificates, Series 2006-FF18 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 George E Veitengruber, III on behalf of Debtor Angelica M. Velez bankruptcy@veitengruberlaw.com,
 knapolitano15@gmail.com

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 18

Date Rcvd: Jun 05, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5